EXHIBIT P

Application For Payment Database System For Use On The Internet

Introduction

The system allows the lender and the builder to communicate with data without error over the internet for the purpose of loan draws for construction projects. By organizing the data with a database application allows a more accurate and time saving process between the lender and its builder/GC client. Also causing less redundant paperwork requirements for both the lender and the builder/GC client.

Application For Payment Form(AFP)

Application # and Date (automatically entered by the application)
Lender: Name, Address, Tel. Fax, e-mail(automatically entered by the application)
General Contractor: Name, Address, Tel. Fax, e-mail (automatically entered by the application)
Project: Address, Lot #, Subdivision Name, Parcel # (automatically entered by the application)
Owner: Name, Address, Tel. Fax, e-mail (automatically entered by the application)
Fields: Trade (pull down list)

   SubContractor/Supplier Name (pull down list) (max of 10 Contractor/Supplier Name for each trade??) (Labor only or Materials only or Subcontractor)

   Change Order Contingency (max of 50 Contractor/Supplier Names) (need a description field to enter the purpose of CO) (Labor only or Materials only or Subcontractor) (a detail page is to be printed as part of the AFP)

   Sales Tax (automatically calculated using the sales tax rate listed in the project database x the total paid out for the current application x 65%)

   General Requirements (max of 50 Contractor/Supplier Names) (need a description field to enter the purpose of GR) (a detail page is to be printed as part of the AFP)

   Contract Amount (setup input only) (cannot be changed after lenders application has been sent)

   This Payment (formula)
   Previous Payment (formula)
   Balance of Contract (formula)
   Total of Column (formula)
   Page #x of x
   Affidavit of General Contractor

Print

Application For Payment (current or previous)
Contractor/Supplier Database (summary or detail)
Project Database (summary or detail)
Owner Database (summary or detail)
Lien Waivers (current or previous)
Contingency (summary or detail)

Change Order Form

Application # and Date
Lender: Name, Address, Tel. Fax, e-mail
General Contractor: Name, Address, Tel. Fax, e-mail
Project: Address, Lot #, Subdivision Name, Parcel #
Owner: Name, Address, Tel. Fax, e-mail
Fields: Trade (Contingency)
        Contractor/Supplier Name (pull down list)
        Description of change
        This Payment
        Balance of Contract

General Notes

1. The builder/GC would access a web site and fill out the lenders application for builder/GC approval, which includes the information listed on DB1 and other information as required by the lender.

2. The lender would approve the builder/GC through the database application. The database application would automatically assign an account number and a password for the builder/GC to access the database application. The lender would notify the builder/GC by mail what his account # and password are.

3. The builder/GC would log onto the database application through the internet using his account # and password.

4. The database application would ask the builder/GC if he wanted access to an existing project or to submit for approval for a new project.

5. If the builder/GC is requesting for approval of a new project the builder/GC would enter the "breakdown of costs" and the project information (DB4), the owner information (DB3) and the payment instructions (DB5). When completed the builder/GC would electronically send the data to the lender for their approval. Not all of the information in DB3, DB4 and DB5 is available to the builder/GC at this time. The remaining information will be requested by the database application to be entered prior to when the builder/GC submits the first draw request/AFP.

6. To enter the "breakdown of costs" the builder/GC would choose from a list of work items/trades and select each that would apply to the project. Once a work item/trade is selected the database application would ask if the item is a "budget", a "subcontractor", a "supplier" or a "contract labor". The builder/GC would select "budget" if he does not have a firm bid for the work item/trade. If he does have a firm bid he would select the appropriate selection. If "budget" is selected the database application will ask for a dollar amount to be entered. If a "subcontractor", or a "supplier" or a "contract labor" is selected the application will ask for the name of the "subcontractor", the "supplier" or the "contract labor" and then ask for the dollar amount to be entered.

7. The database application would ask if a "contingency/change order" is required for the project. If the builder/GC selects "yes" the database application would automatically create a line item on the AFP causing a formula to calculate the total costs x the (lender designated) %. (e.g. 5% of costs)

8. The lender would approve the project through the database application over the internet causing project "access" to be available by the builder/GC for the project. A notice of approval will be sent to the builder by fax and/or e-mail.

9. The builder/GC would create an individual database of sub contractors, suppliers, contract labor and input the information in DB2.

10. More than one sub contractors, suppliers, contract labor could be entered for one work item/trade.

11. The builder/GC could enter his company as a subcontractor, supplier, or contract labor for a work item/trade.

12. After identifying the subcontractor, supplier, or contract labor that will be assigned to the project the builder would input the contract/cost amount for each

subcontractor, supplier, or contract labor for the work item/trade not exceeding the initial budget approval by the lender on that work item/trade.

13. The database application would calculate the difference between the budget amount and the actual cost and ask the builder, if there is an excess to apply it to the contingency/change order line item. If a deficient amount is left, then it would automatically deduct it from the contingency/change order budget amount.

14. If the "contingency/change order" line item is depleted of its budget amount through change orders or work items/trade deficiencies then the amount to be disbursed to the builder/GC on the requested AFP is reduced by the difference between the original budget amount and the change orders or work items/trade deficiencies.

15. To apply for the draw the builder/GC would input the draw amount for each work item/trade following the guidelines established by the lender. A worksheet could be printed to aid the builder with the input information. The database application would ask for the information that was excluded in the DB3, DB4 and DB5 before accepting the initial draw request.

16. After completing the input for the draw request the builder/GC would send the draw to the lender electronically by fax, e-mail, or the internet as decided by the lender.

17. When the builder sends the AFP to the lender an affidavit notice comes up that he agrees the information being sent is accurate. He would click on "YES, I agree"

18. A hard copy of the Application For Payment (AFP)/draw request could be printed for the builder's/GC file, if needed. A history of the projects AFP is available to print anytime from the database application.

19. Once the AFP/draw request is sent to the lender, the lender would process and approve the request and fund the draw by check or wire transfer.

20. After inspection of the project, and if the draw is not approved by the lender, the lender would notify the builder/GC to modify the AFP and resubmit.

21. The lender could access and/or receive a report of each project history, a report for a summary of project history, a report summary by day of all projects, a report summary by week of all projects, a report summary by month of all projects. Customization of the reports to fit the lenders requirements would be done, as needed.

22. The builder would print 2 copies of each waiver of lien/contractor affidavit form for each subcontractor, supplier, or contract labor in the work items/trades that a draw is being requested for.

23. The builder would forward the properly signed waiver of lien/ contractor affidavit form to the lender via fax or hand delivered for the previous AFP prior to receiving funding for the current AFP.

24. The builder would receive a waiver of lien/ contractor affidavit checklist that would be forward to the lender with the waiver of lien/ contractor affidavit forms.

25. The AFP form will consist of 6 columns: 1. The work item/trade with the subcontractor, supplier, or contract labor listed below each. 2. The "% of completion" for each subcontractor, supplier, or contract labor. 3. The "contract amount" for each subcontractor, supplier, or contract labor. 4. The "previous payment" for each subcontractor, supplier, or contract labor. 5. The "this

payment" for each subcontractor, supplier, or contract labor. 6. The "balance of contract" for each subcontractor, supplier, or contract labor. Each amount column will have a total at the bottom.

26. If a change order occurs within a trade then the "Contingency" work item/trade is where the builder would input the information. The builder/GC would input the subcontractor, supplier, or contract labor for the change order. The builder/GC would input a brief description of the change order and input the amount of the change. The change orders cannot exceed the approved budget amount by the lender. A detail of the "contingency" change orders will be printed on a separate sheet with the total of the costs transferred to the AFP.

27. General requirements would have a similar work item/trade list. A detail page would be printed with the AFP to show the GR work items/trades and the subcontractor, supplier, or contract labor listed below it. The total of costs would be transferred to the AFP and listed with the other work items/trades.

In the Application of: **Patrick S. Cunningham**	Date: **16 June 2008**
Serial Number: **09/777,353**	Group Art Unit: **3624**
Filed:	Examiner: **Kyle, Charles R.**
Title: **"An Application And Payment Database System For Lenders And Builders And Method Therefor"**	Attorney Docket No: **8134-A-1** **(formerly 3201P2284)**

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DECLARATION UNDER 37 C.F.R. 1.131

Jill R. Cunningham, wife of the applicant in the above-identified patent application, declares as follows:

1. During the first week of June 2000, Pat approached me with the idea of starting a new business. He asked me if I had any ideas. My response was that he loved to work on the computer so he should combine his love for the computer with his knowledge of the building industry.

2. A few days later in June 2000, Pat approached me with his idea. A summary of that conversation is as follows:

   From his experience of being a general contractor, he knew the amount of paper work and time involved with the office mechanics of a building project. He envisioned a system that would encompass the use of the Internet and enable all parties access to a website that would supply all the information pertaining to the project.

3. I remember this conversation because I questioned why he wanted to use the Internet as opposed to simply writing a software program that could be marketed by companies, such as Microsoft, and downloaded to everyone's computer. He then explained to me that this approach would not solve the problem. He said that it was his vision that all information from all parties involved with the process of disbursements of payments should be shared, but the redundancy of paperwork and leg work should be eliminated. He felt this could only be accomplished by all of the parties using the Internet as a common means of communication. He further explained to me

that this approach could work anywhere in the world by
managing it from a host website.

4. I further declare that the above statements were made with
the knowledge that willful false statements and the like are
punishable by fine and/or imprisonment, or both, under
Section 1001 of Title 18 of the United States Code, and that
any such willful false statement may jeopardize the validity
of this application or any patent resulting therefrom.

Date: 6/16/08   _Jill R. Cunningham_
                                                 Jill R. Cunningham